

**Operations & Services Department
Head Office, Baroda**

CIRCULAR TO ALL BRANCHES AND OFFICES IN INDIA

Madam/Dear Sir,

Re: Introduction of Online Deceased Claim Portal in respect of Deceased Depositors, Locker Holders and Safe Custody Articles.

During the COVID pandemic, IBA had issued various guidelines for ease of settlement of deceased claims under EASE- PSB Reform agenda. It was also advised to all banks to develop digital applications for processing and overall monitoring of the deceased cases. Such applications would help in tracking and accelerating the process of settlement and keeping the claimants informed about the status of the claim till the same is finally settled.

We are pleased to inform that our Bank has introduced an online portal for settlement of Deceased Claims through which a claimant can claim for settlement of Deceased Customers' Accounts/Lockers/Safe Custody Articles etc. with our Bank. This portal will help the claimant for online application submission, hassle free claim settlement and single branch visit for verification of documents.

The claimant will have to login through the Bank's website by registering himself/herself using Mobile number. OTP will be sent to claimant's Mobile Number for his/her verification. The requisite information such as Bank Account details, Locker details, Branch details, related documents etc. are to be provided and uploaded by the claimant. On submission of the claim, claimant will receive a unique reference number through which he or she can track the status of the claim on the portal itself. The claimant will also receive SMS and E-mail for any query, requirement of additional document raised by branch. On provisional approval of claim, claimant will receive SMS and E-mail.

- The path on our Bank's website for the Online Deceased Claim portal is as under:

[Bankofbaroda.com > Main Page > Online Deceased Claim Portal](#)

- Access to portal will also be available as under:

[Bankofbaroda.com > Other Links > Online Deceased Claim Portal](#)

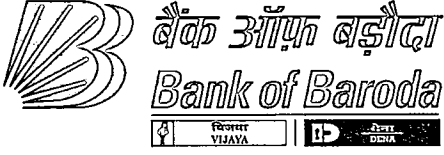
- The direct URL for Customer Portal (will work only in Internet) is as under:

<https://apps.bobinside.com/deceasedclaim>

- Once the claim is submitted by claimant, the claim will be routed to the concerned Branch for processing and approval. The claim can be accessed by branch with Admin Portal URL (will be available in FINACLE PCs only):

https://apps.bobinside.com/deceasedclaimportal_new

All users with active Domain user id and password can log in to the portal.



The Branch will go through the claim submitted for processing. In case of any query or requirement of additional document, the same can be intimated to the claimant through the portal itself by the Branch. Claimant will receive SMS on his registered Mobile number and E-mail for queries raised by branch. Once the queries have been responded by claimant and branch is satisfied with the documents and queries raised, branch will process the claim and give provisional approval on portal for settlement of deceased claim. Claimant will be informed through SMS and E-mail about provisional approval of his/her claim.

The claimant will visit the Branch with the original documents for verification after the claim is provisionally approved in the Portal. Final approval of claim will be done after verification of documents by branch officials.

"The TAT for settlement of deceased claim will be observed from the date when all the required documents are provided by the claimant."

It is to be noted that the processing of claim at Branch level is to be done as per circular no. HO:BR:111:279 dated 01.10.2019 regarding "Operational procedure /Guidelines for settlement of claims of Deceased Depositors/Constituents and Return of Articles in Safe Deposit Lockers / Safe Custody articles as per EASE- PSB Reform agenda".

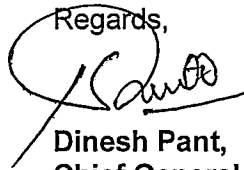
In case where the claimant requests the branch to upload the claim on the portal, the officials in the branch will provide necessary support to the claimants.

Presently branches are using <https://apps.bobinside.com/DeceasedClaimPortal> for lodgement of claims received at their end. Branches will continue to accept claims from the claimants through manual mode if he or she so desires to do. However, proper record in respect of both types of claims manual as well as through portal would be maintained by the Branch for MIS purposes till the further instructions.

All the field functionaries are advised to bring the contents of the guidelines in the notice of the customers so that the benefit can be passed on to them. The same should be also discussed in the customer meets organized at branches. Also ensure to display the content of the circular in branch premises at a prominent place/notice board.

Job card for Claimant login as well as Branch login is attached to the circular.

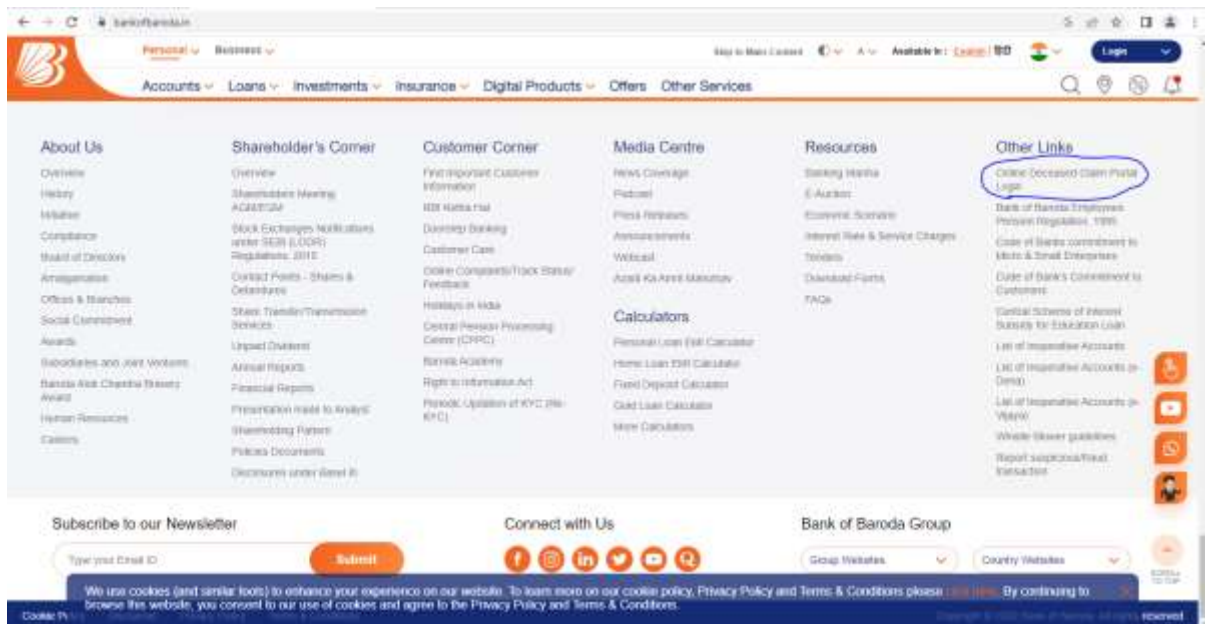
Please ensure compliances.

Regards,

Dinesh Pant,
Chief General Manager,
Operations

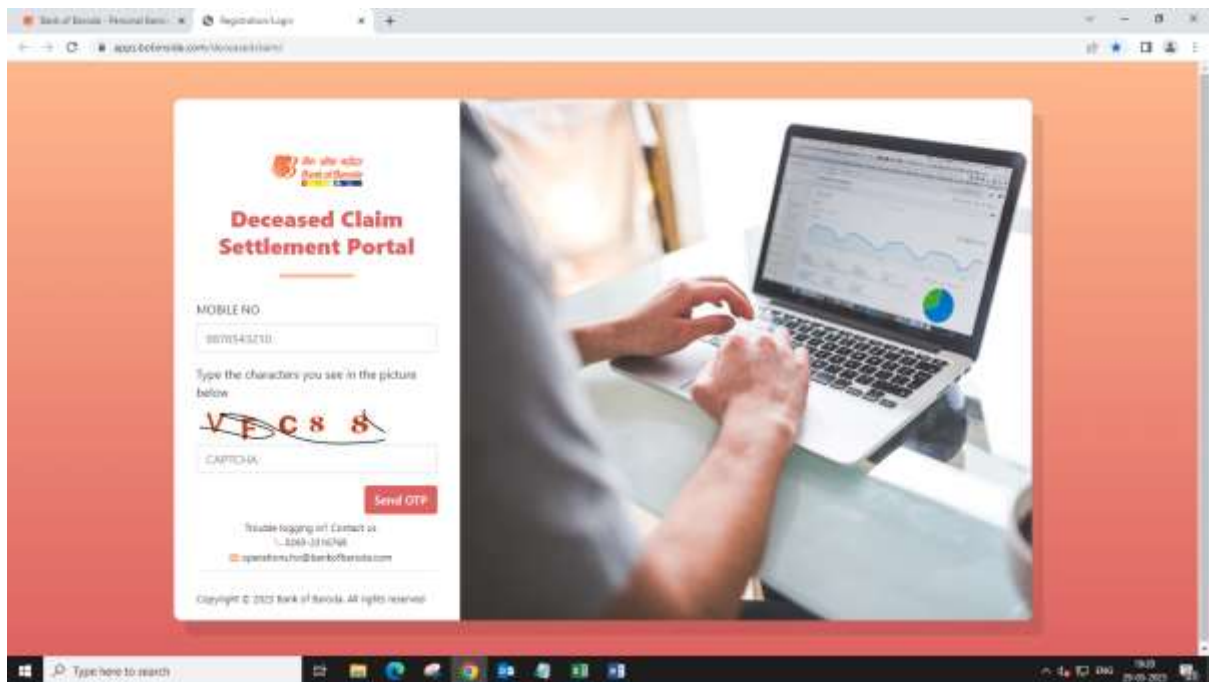
Bank's website



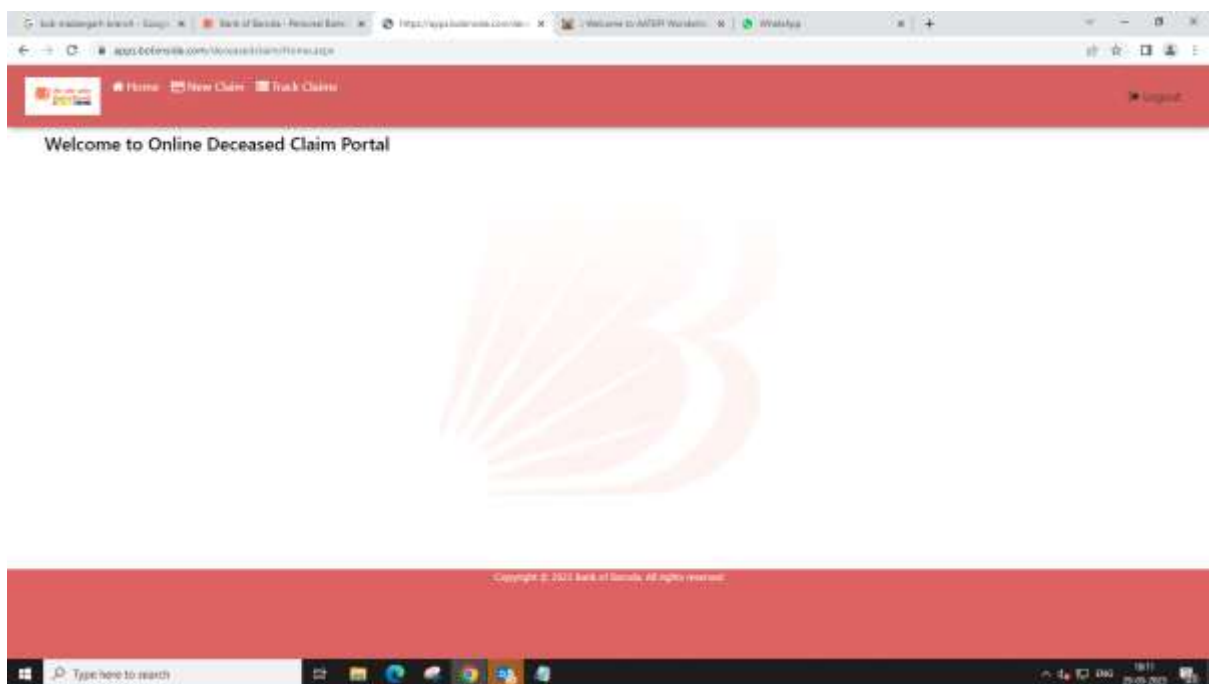
Other Links – Online Decease Claim Portal



Customer Login – Online Deceased Claim Portal Login Page



Home Page



New Claim

Claim Form

Instructions/Information

- All fields are mandatory
- File Upload is not mandatory while modifying the claim. However, if new file is browsed and selected, the existing file will be replaced with the new file

Claim Details for DC-202329-IMH9C1

Name of the Claimant: _____ Email ID: Mobile No:

Name of the Claimant 2(i) any: _____ Name of the Claimant 2(i) any: _____ Name of the Claimant 2(i) any: _____ Name of the Claimant 2(i) any: _____

Category of Claim: Threshold Limit: Residential Status:

Name of the deceased/missing person: _____ Name of the deceased/missing person 2(i) any: _____ Name of the deceased/missing person 3(i) any: _____

State: District: Branch:

Banking Facility Details

Category of Banking facility: Account Type: Account No./Locker No./Receipt No: _____

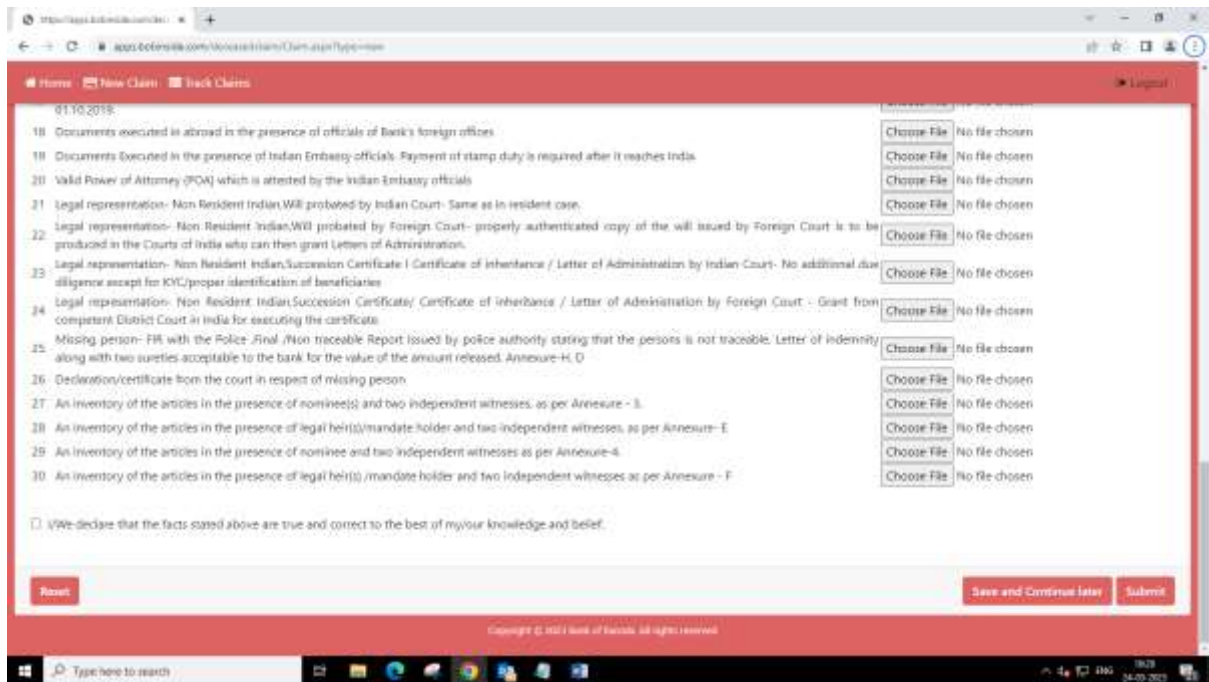
Account Operating Instructions: Deceased Status: Scan copy of Passbook/Check Book/TO Receipt: No file chosen

Type of Claim: Subtype of Claim:

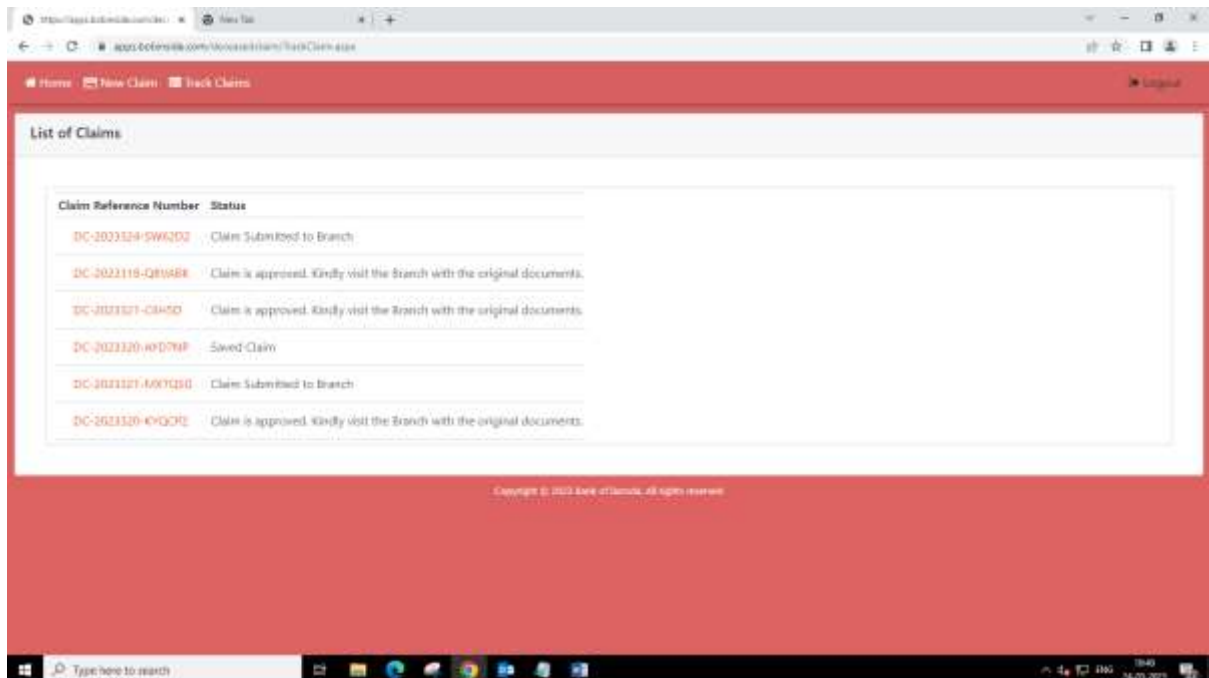
Documents already submitted

Documents to be submitted

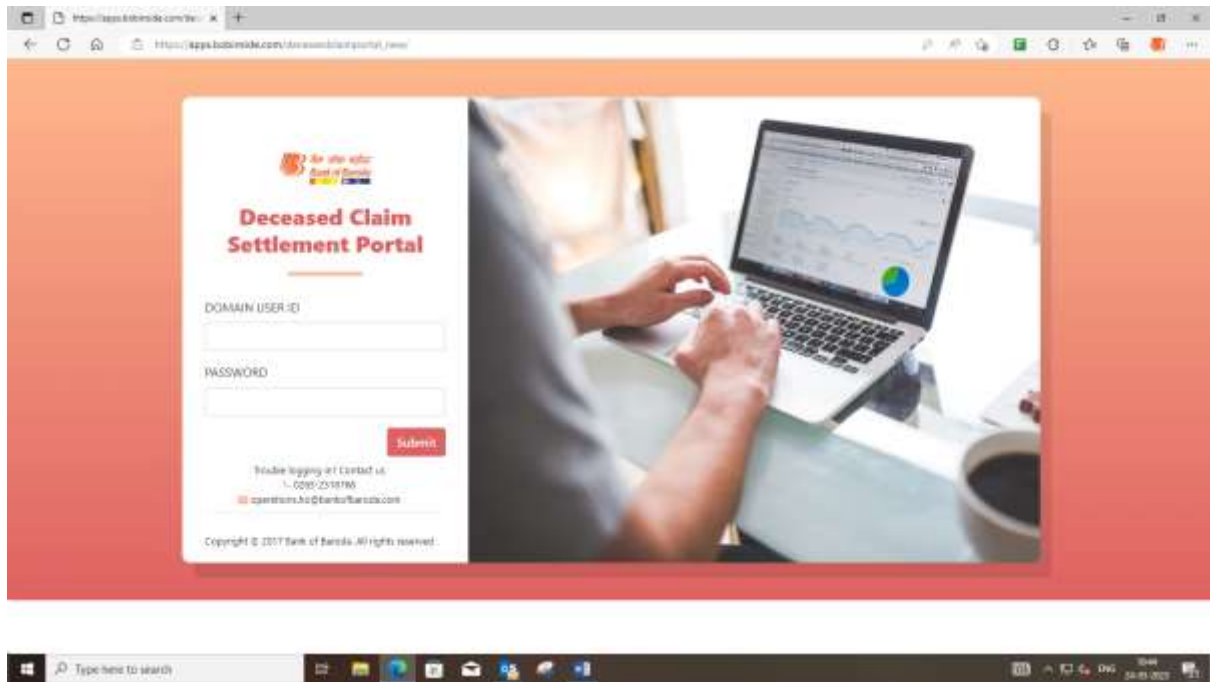
- Any one -[Section ID Card, PAN Card, Passport, Aadhaar Letter, etc.] of Nominee/Legal heirs /survivor in case of joint account. No file chosen
- Proof of death of depositor- i.e. copy of death certificate of depositor. No file chosen
- Nomination claim form duly certified by (a) a Magistrate or Judicial Official OR (b) an Officer of the Central or State Government OR(c) an Officer of a bank OR (d) two persons acceptable to the bank No file chosen
- Photograph & KYC of (a) all claimant(s)/legal heirs, (b) Person furnishing declaration No file chosen
- Letter of Disclaimer(Duly stamped & Notarized)Annexure-A No file chosen
- Letter of indemnity (Duly stamped) Annexure-C No file chosen
- Declaration as per point no.5, of application form in Form DC-100a (b) No file chosen



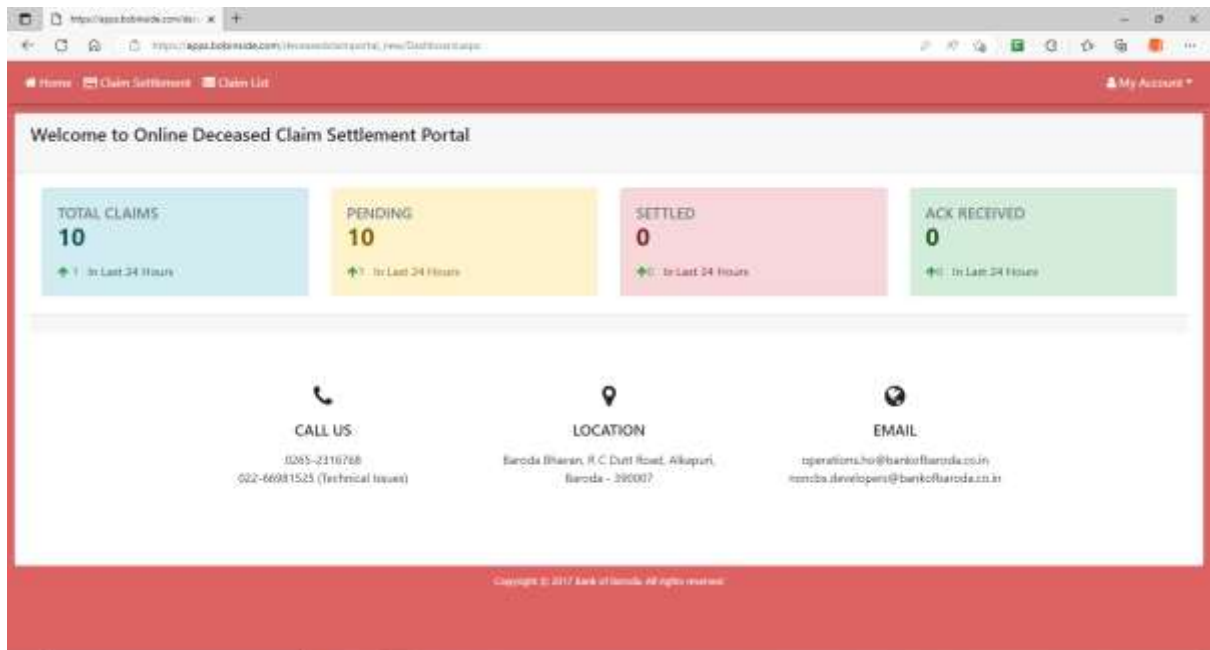
Track Claims



Branch Login



Home Page



Claim List

The screenshot shows a web application interface for managing claims. At the top, there is a navigation bar with 'Home', 'Claim Settlement', and 'Claim List' options. Below the navigation bar, there is a filter section with a 'New Claim' dropdown menu set to 'Pending for verification at Branch'. The main content area is titled 'List of Claims' and contains a table with the following data:

Claim Reference Number	Customer Name	Branch Name	alpha	Status
DC-2023321-MXTQSG	ATUL	ATUL	BANER	Pending for verification at Branch
DC-2023321-WJ2Q4E	PUNIT	PUNIT	BANER	Pending for verification at Branch
DC-2023324-SW62D2	AGNHOTRI	AGNHOTRI	BANER	Pending for verification at Branch

At the bottom of the page, there is a copyright notice: 'Copyright © 2017 Bank of India. All rights reserved.'

Click on Claim Reference No.

The screenshot shows the 'Claim Details' page for the claim reference number DC-2023324-SW62D2. The page is divided into two main sections: 'Claim Details' on the left and a form on the right.

Claim Details:

Claim Reference Number	DC-2023324-SW62D2
Customer Name	AGNHOTRI
Application Date	3/24/2023 10:34:18 AM
Current Status	Pending for verification at Branch
Threshold Limit	Upto Threshold
Branch Power	
Claim Category	Deceased
Deceased Status	
Residential Status	Resident
Account Operating Instructions	
Bank Facilities	1. Deposit Account - 14010100002563 (Savings Account)
Type of Claim	
Submitted Documents	

Form Section:

Query For customer

Rate Query

Verification Remarks, if any

Choose File No file chosen

I hereby declare that I am BRANCH MANAGER of Branch BANER

Verify

Query/Entry	Query by Branch: No Query found Query Reply by Customer: No reply Received
Branch Alpha	BANGLA
Settlement Date	
Amount Settled	
Credited To	
Transaction Details	
Acknowledgement Received Date	
Created By	CUSTOMER on 3/24/2023 10:34:18 AM
Modified By	---
Verified By	Remarks :
Status Changed By	CUSTOMER on 3/24/2023 10:34:18 AM